



January 31, 2023

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**Re: Revised Dwelling Fire and Extended Coverage  
Insurance Rates – North Carolina**

On August 18, 2022, the Rate Bureau filed with the Commissioner of Insurance proposed revised premium rates for dwelling fire and extended coverage insurance subject to the Rate Bureau's jurisdiction. The Rate Bureau's filing proposed (1) a statewide average rate level increase of 42.6%, to be implemented over a two year period as follows: an overall statewide average rate level change of 19.6% for dwelling insurance effective 4/1/2023 and an overall statewide rate level change of 19.2% for dwelling insurance effective 4/1/2024.; (2) rate levels varying by territory within the state according to the loss experience within each territory; (3) revised windstorm or hail exclusion credits; and (4) revised windstorm mitigation credits.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate level filing, and on January 30, 2023, the Commissioner of Insurance signed a Settlement Agreement and Consent Order ([click here for a copy](#)), which approved an overall statewide average increase of 9.9% for all dwelling forms, approved revised base rates, and approved revised windstorm or hail exclusion credits as well as revised wind mitigation credits.

The approved changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after June 1, 2023.

The various approved rates are set forth in the Settlement Agreement and Consent Order:

- revised statewide and territory rate level changes for Fire and Extended Coverage (Exhibit A)
- revised base class premiums for Fire and Extended Coverage (Exhibit B)
- revised windstorm or hail exclusion credits (Exhibit C)
- revised windstorm mitigation credits (Exhibits D & E)

Please use the enclosed exhibits and revised manual pages to prepare and implement the approved revisions. Revised dwelling manual pages will be distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent, as soon as practicable, to your company's North Carolina insurance producers to apprise them of the revisions.

In connection with the implementation of the revised rates, your attention is directed to G.S. 58-36-30(a) which provides in part as follows:

". . . no insurer and no officer, agent or representative of an insurer shall knowingly issue or deliver or knowingly permit the issuance or delivery of any policy of insurance in this State that does not conform to the rates, rating plans, classifications, schedules, rules and standards made and filed by

the Bureau. An insurer may deviate from the rates promulgated by the Bureau if the insurer has filed the proposed deviation with the Bureau and the Commissioner, if the proposed deviation is based on sound actuarial principles, and if the proposed deviation is approved by the Commissioner."

Your attention is also directed to G.S. 58-36-45, which provides in part as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the insurance producer. This section shall apply to all policies and coverages subject to the provisions of this Article "

The manner of giving such notice to insureds is up to the individual company. In the past, some insurers have given notice of premium rate changes by providing to an insured and insurance producer, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing, endorsement or other information showing revised rates, together with a written notice substantially as follows:

#### NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice varies in the discretion of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own notice procedures under the applicable statutes. It is important that each company establish procedures to ensure continued compliance with the 15-day advance notice requirement.

Please bring this Circular to the immediate attention of all interested personnel in your company.

Sincerely,

Andy Montano  
Personal Lines Director

AM:ko  
Attachments  
P-23-1

NORTH CAROLINA DEPARTMENT OF INSURANCE

RALEIGH, NORTH CAROLINA



IN THE MATTER OF THE FILING )  
DATED AUGUST 18, 2022 BY THE )  
NORTH CAROLINA RATE BUREAU )  
FOR REVISION OF DWELLING INSURANCE )  
RATES )

DOCKET NO. 2088

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SETTLEMENT AGREEMENT  
AND CONSENT ORDER

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On August 18, 2022, the North Carolina Rate Bureau (“Rate Bureau”) filed with the North Carolina Department of Insurance (“Department”) a proposal for revised dwelling insurance rates (the “2022 Dwelling Filing”). This 2022 Dwelling Filing was assigned Docket No. 2088 and proposed a statewide overall increase in dwelling insurance rates of 42.6% with changes varying by coverage and territory and proposed to implement that increase over a two-year period.

The Rate Bureau and the Department have agreed to settle the 2022 Dwelling Filing. The proposed settlement would provide for an overall statewide rate increase of 9.9%, with changes varying by coverage and territory as set forth on Exhibit A, to be implemented as provided in the Rule of Application set out below.

It appearing to the Commissioner that the Rate Bureau and the Department have, after consultation with their respective legal, actuarial, and economic advisors and subject to

approval by the Commissioner and to the conditions hereinafter set forth, entered into a settlement of all matters and things in dispute in connection with the 2022 Dwelling Filing; and it further appearing to the Commissioner that a settlement under the circumstances set forth herein results in rates that are not excessive, inadequate, unreasonable, or unfairly discriminatory, that such settlement is in the public interest, that such settlement is fair and reasonable and should be approved, and that, to the extent that the current rates and/or the filed rates differ from the rates approved by this order, the current rates and/or the filed rates are either excessive, inadequate, unreasonable, or unfairly discriminatory;

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

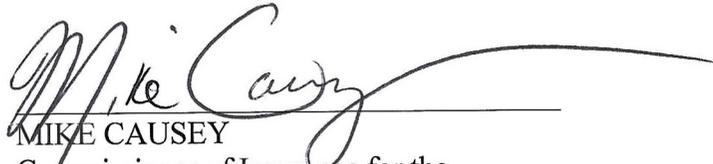
1. The 2022 Dwelling Filing is approved subject to the modifications set forth in paragraph 2, below.
2. The approved overall statewide rate level increase, considering all coverages and territories, is 9.9%. The approved territory rate level changes by coverage are set forth on the attached Exhibit A. The resulting approved territory base class premiums by coverage are set forth on the attached Exhibit B. The approved windstorm or hail exclusion credits by coverage are set forth on the attached Exhibit C. The approved wind mitigation credits by coverage are set forth on the attached Exhibits D and E. Exhibits A through E are incorporated herein by reference.
3. The revised rates and other approved changes are to become effective in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after June 1, 2023.

4. The parties acknowledge that, by entering into this Consent Order, neither is condoning, validating, accepting, or agreeing to the other's theories, methodologies, or calculations regarding or pertaining to profit, dividends, deviations, computer models, catastrophe loadings, and/or any other theory, methodology, or calculation not specifically enumerated herein. The parties further acknowledge that, by entering into this Consent Order, neither is bound or limited in filing, reviewing, or contesting any future rate filings in any line of insurance subject to the Bureau's

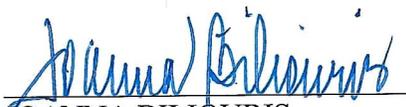
jurisdiction by the theories, methodologies, or calculations contained in the 2022 Dwelling Filing.

This 30 day of January, 2023.

  
MIKE CAUSEY  
Commissioner of Insurance for the  
State of North Carolina

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY:   
JOANNA BILIOURIS  
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY:   
FRED FULLER  
Deputy Commissioner, Property and Casualty

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Territory	Fire		Extended Coverage	
	Buildings	Contents	Buildings	Contents
110	0.0%	0.0%	+12.6%	+11.5%
120	0.0%	0.0%	+12.6%	+12.9%
130	0.0%	0.0%	+12.3%	+13.0%
140	0.0%	0.0%	+12.6%	+13.0%
150	+6.9%	0.0%	+12.1%	+9.1%
160	+3.0%	0.0%	+12.4%	0.0%
170	+2.3%	0.0%	+10.1%	0.0%
180	0.0%	0.0%	+12.0%	0.0%
190	+6.5%	0.0%	+13.0%	+11.1%
200	+3.2%	0.0%	+12.4%	+8.3%
210	+9.8%	0.0%	+12.7%	0.0%
220	+2.4%	0.0%	+12.5%	0.0%
230	+6.3%	0.0%	+12.4%	+10.0%
240	+7.1%	0.0%	+12.3%	0.0%
250	0.0%	0.0%	+11.9%	0.0%
260	+2.1%	0.0%	+10.9%	0.0%
270	-3.2%	0.0%	+11.9%	0.0%
280	0.0%	0.0%	+12.2%	0.0%
290	0.0%	0.0%	+9.6%	0.0%
300	+4.3%	0.0%	+12.8%	0.0%
310	0.0%	0.0%	+11.8%	0.0%
320	+5.9%	0.0%	+10.5%	0.0%
330	+5.6%	0.0%	+9.8%	0.0%
340	+3.2%	0.0%	+12.5%	0.0%
350	+5.7%	0.0%	+12.1%	0.0%
360	+3.4%	0.0%	+12.5%	0.0%
370	+3.1%	0.0%	+8.8%	0.0%
380	+3.4%	0.0%	+10.0%	0.0%
390	+3.3%	0.0%	+10.0%	0.0%
Statewide	+2.3%	0.0%	+12.3%	+9.5%
Statewide for both Classes		+2.2%		+12.2%
Combined Statewide Change for all Forms and Classes			+9.9%	

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

APPROVED BASE CLASS PREMIUMS

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$17	\$4	\$215	\$29
120	\$17	\$4	\$241	\$35
130	\$32	\$9	\$173	\$26
140	\$29	\$9	\$188	\$26
150	\$31	\$9	\$157	\$12
160	\$34	\$11	\$163	\$15
170	\$45	\$13	\$76	\$6
180	\$45	\$14	\$84	\$7
190	\$49	\$14	\$87	\$10
200	\$64	\$16	\$109	\$13
210	\$45	\$13	\$71	\$4
220	\$42	\$12	\$63	\$3
230	\$68	\$17	\$100	\$11
240	\$45	\$13	\$64	\$3
250	\$39	\$12	\$66	\$3
260	\$48	\$13	\$61	\$2
270	\$30	\$10	\$47	\$2
280	\$28	\$9	\$46	\$2
290	\$36	\$11	\$57	\$2
300	\$49	\$15	\$53	\$4
310	\$35	\$11	\$38	\$1
320	\$36	\$11	\$42	\$1
330	\$38	\$12	\$45	\$1
340	\$32	\$9	\$36	\$1
350	\$37	\$11	\$37	\$1
360	\$30	\$9	\$36	\$2
370	\$33	\$10	\$37	\$2
380	\$30	\$9	\$33	\$1
390	\$31	\$10	\$33	\$1

For Fire, the Base Class is Protection Class 5 with Frame Construction; \$15,000 Coverage A, \$6,000 Coverage C.  
For Extended Coverage, the Base Class is Form DP-001; \$15,000 Coverage A, \$6,000 Coverage C.

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Buildings</u>	<u>Contents</u>
110	Masonry	159	19
	Frame	168	20
	Mobile Home	210	25
120	Masonry	189	26
	Frame	199	27
	Mobile Home	248	34
130	Masonry	118	21
	Frame	124	22
	Mobile Home	155	27
140	Masonry	133	18
	Frame	140	19
	Mobile Home	175	23
150	Masonry	112	9
	Frame	118	9
	Mobile Home	147	11
160	Masonry	114	11
	Frame	120	12
	Mobile Home	149	15

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITSBUILDINGSFrame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	9	10	7	7	6	4
Opening Protection	9	10	7	7	6	4
Total Hip Roof and Opening Protection	19	20	12	12	12	11
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	30	36	13	24	15	20
Hurricane Fortified for Existing Homes® Bronze Option 1	7	8	3	3	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	11	12	7	9	6	7
Hurricane Fortified for Existing Homes® Silver Option 1	19	23	9	15	7	12
Hurricane Fortified for Existing Homes® Silver Option 2	23	26	10	18	10	14
Hurricane Fortified for Existing Homes® Gold Option 1	23	26	12	18	12	14
Hurricane Fortified for Existing Homes® Gold Option 2	25	31	13	23	13	19
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	30	36	13	24	15	20
FORTIFIED Roof – Hurricane – Existing Roof	7	8	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	11	12	7	9	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	19	23	9	15	7	12
FORTIFIED Home – Hurricane – Silver – New Roof	23	26	10	18	10	14
FORTIFIED Home – Hurricane – Gold – Existing Roof	23	26	12	18	12	14
FORTIFIED Home – Hurricane – Gold – New Roof	25	31	13	23	13	19

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	9	10	7	7	6	4
Opening Protection	9	10	7	7	6	4
Total Hip Roof and Opening Protection	18	19	11	11	11	10
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	29	34	12	23	14	19
Hurricane Fortified for Existing Homes® Bronze Option 1	7	8	3	3	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	10	11	7	9	6	7
Hurricane Fortified for Existing Homes® Silver Option 1	18	22	9	14	7	11
Hurricane Fortified for Existing Homes® Silver Option 2	22	25	10	17	10	13
Hurricane Fortified for Existing Homes® Gold Option 1	22	25	11	17	11	13
Hurricane Fortified for Existing Homes® Gold Option 2	24	29	12	22	12	18
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	29	34	12	23	14	19
FORTIFIED Roof – Hurricane – Existing Roof	7	8	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	10	11	7	9	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	18	22	9	14	7	11
FORTIFIED Home – Hurricane – Silver – New Roof	22	25	10	17	10	13
FORTIFIED Home – Hurricane – Gold – Existing Roof	22	25	11	17	11	13
FORTIFIED Home – Hurricane – Gold – New Roof	24	29	12	22	12	18

**NORTH CAROLINA**

**DWELLING PROPERTY INSURANCE**

**WINDSTORM MITIGATION CREDITS**

**CONTENTS**

**Frame Construction**

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1	2	2	1	1	1
Opening Protection	1	2	2	1	1	1
Total Hip Roof and Opening Protection	1	3	2	1	1	1
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	4	6	3	4	2	3
Hurricane Fortified for Existing Homes® Bronze Option 1	1	2	2	1	1	1
Hurricane Fortified for Existing Homes® Bronze Option 2	1	3	2	1	1	1
Hurricane Fortified for Existing Homes® Silver Option 1	2	3	2	3	1	2
Hurricane Fortified for Existing Homes® Silver Option 2	2	5	2	3	1	2
Hurricane Fortified for Existing Homes® Gold Option 1	3	5	2	3	1	2
Hurricane Fortified for Existing Homes® Gold Option 2	3	5	3	3	2	2
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	4	6	3	4	2	3
FORTIFIED Roof – Hurricane – Existing Roof	1	2	2	1	1	1
FORTIFIED Roof – Hurricane – New Roof	1	3	2	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	2	3	2	3	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	2	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	3	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	3	5	3	3	2	2

**Masonry Construction**

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1	2	2	1	1	1
Opening Protection	1	2	2	1	1	1
Total Hip Roof and Opening Protection	1	3	2	1	1	1
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	4	6	3	4	2	3
Hurricane Fortified for Existing Homes® Bronze Option 1	1	2	2	1	1	1
Hurricane Fortified for Existing Homes® Bronze Option 2	1	3	2	1	1	1
Hurricane Fortified for Existing Homes® Silver Option 1	2	3	2	3	1	2
Hurricane Fortified for Existing Homes® Silver Option 2	2	5	2	3	1	2
Hurricane Fortified for Existing Homes® Gold Option 1	3	5	2	3	1	2
Hurricane Fortified for Existing Homes® Gold Option 2	3	5	3	3	2	2
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	4	6	3	4	2	3
FORTIFIED Roof – Hurricane – Existing Roof	1	2	2	1	1	1
FORTIFIED Roof – Hurricane – New Roof	1	3	2	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	2	3	2	3	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	2	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	3	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	3	5	3	3	2	2

**ADDITIONAL RULE(S)**

**RULE A3.  
WINDSTORM OR HAIL EXCLUSION – TERRITORIES  
110, 120, 130, 140, 150 AND 160 ONLY**

Territory	Const.*	Building Credit	Contents Credit
110	M	\$ <del>159</del> <del>445</del>	\$ <del>19</del> <del>47</del>
	F	<del>168</del> <del>453</del>	<del>20</del> <del>48</del>
	MH	<del>210</del> <del>494</del>	<del>25</del> <del>23</del>
120	M	<del>189</del> <del>472</del>	<del>26</del> <del>24</del>
	F	<del>199</del> <del>484</del>	<del>27</del> <del>25</del>
	MH	<del>248</del> <del>226</del>	<del>34</del> <del>34</del>
130	M	<del>118</del> <del>407</del>	<del>21</del> <del>49</del>
	F	<del>124</del> <del>413</del>	<del>22</del> <del>20</del>
	MH	<del>155</del> <del>444</del>	<del>27</del> <del>25</del>
140	M	<del>133</del> <del>424</del>	<del>18</del> <del>46</del>
	F	<del>140</del> <del>427</del>	<del>19</del> <del>47</del>
	MH	<del>175</del> <del>459</del>	<del>23</del> <del>24</del>
150	M	<del>112</del> <del>402</del>	<del>98</del>
	F	<del>118</del> <del>407</del>	<del>98</del>
	MH	<del>147</del> <del>434</del>	<del>11</del> <del>40</del>
160	M	<del>114</del> <del>404</del>	<del>11</del> <del>40</del>
	F	<del>120</del> <del>409</del>	<del>12</del> <del>44</del>
	MH	<del>149</del> <del>436</del>	<del>15</del> <del>44</del>

\* M = Masonry, F = Frame. MH = Mobile Homes.  
Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 110, 120, 130, 140, 150 And 160 Only**

**RULE A5.  
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.  
UNPROTECTED DWELLINGS – PROTECTION CLASS 9,  
9E, 9S OR 10**

Rates Per \$1,000	
Additional rate of insurance	\$ 1.50

**Table A6.C.1.a.(R) Unprotected Dwellings – Protection Class 9, 9E, 9S Or 10**

**RULE A9.  
WINDSTORM MITIGATION PROGRAM**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ <u>98</u>	\$ <u>109</u>	\$ <u>76</u>	\$ <u>76</u>	\$ <u>65</u>	\$ 4
	F	<u>98</u>	<u>109</u>	<u>76</u>	<u>76</u>	<u>65</u>	4
Opening Protection	M	<u>98</u>	<u>109</u>	<u>76</u>	<u>76</u>	<u>65</u>	4
	F	<u>98</u>	<u>109</u>	<u>76</u>	<u>76</u>	<u>65</u>	4
Total Hip Roof and Opening Protection	M	<u>1846</u>	<u>1947</u>	<u>1140</u>	<u>1140</u>	<u>1140</u>	10
	F	<u>1947</u>	<u>2048</u>	<u>1244</u>	<u>1244</u>	<u>1244</u>	<u>1140</u>
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	<u>2926</u>	<u>3434</u>	<u>1244</u>	<u>2324</u>	<u>1443</u>	<u>1947</u>
	F	<u>3027</u>	<u>3633</u>	<u>1342</u>	<u>2422</u>	<u>1544</u>	<u>2048</u>
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	<u>76</u>	<u>87</u>	3	3	4	3
	F	<u>76</u>	<u>87</u>	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	10	<u>1140</u>	<u>76</u>	<u>98</u>	<u>65</u>	<u>76</u>
	F	<u>1140</u>	<u>1244</u>	<u>76</u>	<u>98</u>	<u>65</u>	<u>76</u>
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	<u>1846</u>	<u>2220</u>	<u>98</u>	<u>1443</u>	<u>76</u>	<u>1140</u>
	F	<u>1947</u>	<u>2324</u>	<u>98</u>	<u>1544</u>	<u>76</u>	<u>1244</u>
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	<u>2220</u>	<u>2523</u>	<u>109</u>	<u>1745</u>	<u>109</u>	<u>1342</u>
	F	<u>2324</u>	<u>2624</u>	<u>109</u>	<u>1846</u>	<u>109</u>	<u>1443</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	<u>2220</u>	<u>2523</u>	<u>1140</u>	<u>1745</u>	<u>1140</u>	<u>1342</u>
	F	<u>2324</u>	<u>2624</u>	<u>1244</u>	<u>1846</u>	<u>1244</u>	<u>1443</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	<u>2422</u>	<u>2927</u>	<u>1244</u>	<u>2220</u>	<u>1244</u>	<u>1846</u>
	F	<u>2523</u>	<u>3128</u>	<u>1342</u>	<u>2324</u>	<u>1342</u>	<u>1947</u>
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	<u>2926</u>	<u>3434</u>	<u>1244</u>	<u>2324</u>	<u>1443</u>	<u>1947</u>
	F	<u>3027</u>	<u>3633</u>	<u>1342</u>	<u>2422</u>	<u>1544</u>	<u>2048</u>
FORTIFIED Roof – Hurricane – Existing Roof	M	<u>76</u>	<u>87</u>	3	3	4	3
	F	<u>76</u>	<u>87</u>	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	M	10	<u>1140</u>	<u>76</u>	<u>98</u>	<u>65</u>	<u>76</u>
	F	<u>1140</u>	<u>1244</u>	<u>76</u>	<u>98</u>	<u>65</u>	<u>76</u>
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	<u>1846</u>	<u>2220</u>	<u>98</u>	<u>1443</u>	<u>76</u>	<u>1140</u>
	F	<u>1947</u>	<u>2324</u>	<u>98</u>	<u>1544</u>	<u>76</u>	<u>1244</u>
FORTIFIED Home – Hurricane – Silver – New Roof	M	<u>2220</u>	<u>2523</u>	<u>109</u>	<u>1745</u>	<u>109</u>	<u>1342</u>
	F	<u>2324</u>	<u>2624</u>	<u>109</u>	<u>1846</u>	<u>109</u>	<u>1443</u>
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	<u>2220</u>	<u>2523</u>	<u>1140</u>	<u>1745</u>	<u>1140</u>	<u>1342</u>
	F	<u>2324</u>	<u>2624</u>	<u>1244</u>	<u>1846</u>	<u>1244</u>	<u>1443</u>
FORTIFIED Home – Hurricane – Gold – New Roof	M	<u>2422</u>	<u>2927</u>	<u>1244</u>	<u>2220</u>	<u>1244</u>	<u>1846</u>
	F	<u>2523</u>	<u>3128</u>	<u>1342</u>	<u>2324</u>	<u>1342</u>	<u>1947</u>

**Table A9.E.#1(R) – Windstorm Loss Mitigation Credit – Coverage A – Dwelling**

**RULE A9.  
WINDSTORM MITIGATION PROGRAM (Cont'd)**

<b>Mitigation Feature</b>	<b>Const.</b>	<b>Territory 110</b>	<b>Territory 120</b>	<b>Territory 130</b>	<b>Territory 140</b>	<b>Territory 150</b>	<b>Territory 160</b>
Total Hip Roof	M	\$ 1	\$ 2	\$ 2	\$ 1	\$ 1	\$ 1
	F	1	2	2	1	1	1
Opening Protection	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
Total Hip Roof and Opening Protection	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	5	3	3	2	2
	F	3	5	3	3	2	2
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
FORTIFIED Roof – Hurricane – Existing Roof	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
FORTIFIED Roof – Hurricane – New Roof	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	5	3	3	2	2
	F	3	5	3	3	2	2

**Table A9.E.#2(R) – Windstorm Loss Mitigation Credit –  
Coverage C – Personal Property**

**RULE 206.  
MINIMUM PREMIUM**

D. Minimum Premium – \$50.

**RULE 208.  
WAIVER OF PREMIUM**

B. Amount that may be waived – \$3 or less.

**RULE 301.  
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	\$ 11	\$ 11	\$ 21
	F	16	16	29
2	M	12	12	21
	F	16	16	29
3	M	12	12	22
	F	16	16	30
4	M	12	12	22
	F	17	17	30
5	M	12	12	23
	F	17	17	32
6	M	13	13	24
	F	18	18	34
7	M	14	14	26
	F	19	19	36
8	M	16	16	30
	F	22	22	41
8B, 9, 9E, 9S	M	18	18	34
	F	24	24	45
10	M	22	22	41
	F	30	30	55

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#2(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

<b>Owner-occupied And Non-owner-occupied Key Premiums – Territories 140, 150, 160</b>				
<b>Fire – Coverage A – All Forms – Non-seasonal And Seasonal</b>				
<b>Protection Class</b>	<b>Const.*</b>	<b>1 – 5 Families</b>		
		<b>Territory 140</b>	<b>Territory 150</b>	<b>Territory 160</b>
1	M	\$ 19	\$ <del>2120</del>	\$ <del>2322</del>
	F	26	<del>2927</del>	<del>3130</del>
2	M	19	<del>2120</del>	<del>2322</del>
	F	26	<del>2927</del>	<del>3234</del>
3	M	20	<del>2120</del>	<del>2423</del>
	F	27	<del>3028</del>	<del>3332</del>
4	M	20	<del>2224</del>	<del>2423</del>
	F	27	<del>3028</del>	<del>3332</del>
5	M	21	<del>2224</del>	<del>2423</del>
	F	29	<del>3129</del>	<del>3433</del>
6	M	22	<del>2523</del>	<del>2625</del>
	F	31	<del>3334</del>	<del>3635</del>
7	M	23	<del>2624</del>	<del>2827</del>
	F	33	<del>3533</del>	<del>3837</del>
8	M	27	<del>3028</del>	<del>3332</del>
	F	37	<del>4138</del>	<del>4443</del>
8B, 9, 9E, 9S	M	30	<del>3334</del>	<del>3635</del>
	F	41	<del>4542</del>	<del>4847</del>
10	M	37	<del>4037</del>	<del>4342</del>
	F	50	<del>5652</del>	<del>5957</del>

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

<b>Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#4(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 170, 180, 190				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ <del>3130</del>	\$ 30	\$ <del>3334</del>
	F	<del>4140</del>	41	<del>4542</del>
2	M	<del>3130</del>	31	<del>3432</del>
	F	<del>4244</del>	42	<del>4643</del>
3	M	<del>3234</del>	32	<del>3432</del>
	F	<del>4342</del>	43	<del>4744</del>
4	M	<del>3332</del>	32	<del>3533</del>
	F	<del>4443</del>	44	<del>4845</del>
5	M	<del>3332</del>	33	<del>3634</del>
	F	<del>4544</del>	45	<del>4946</del>
6	M	<del>3635</del>	36	<del>3836</del>
	F	<del>4847</del>	48	<del>5249</del>
7	M	<del>3837</del>	37	<del>4038</del>
	F	<del>5150</del>	51	<del>5552</del>
8	M	<del>4342</del>	43	<del>4744</del>
	F	<del>5857</del>	60	<del>6460</del>
8B, 9, 9E, 9S	M	<del>4746</del>	47	<del>5148</del>
	F	<del>6463</del>	65	<del>7066</del>
10	M	<del>5857</del>	59	<del>6359</del>
	F	<del>7977</del>	80	<del>8684</del>

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#6(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

<b>Owner-occupied And Non-owner-occupied Key Premiums – Territories 200, 210, 220</b>				
<b>Fire – Coverage A – All Forms – Non-seasonal And Seasonal</b>				
<b>Protection Class</b>	<b>Const.*</b>	<b>1 – 5 Families</b>		
		<b>Territory 200</b>	<b>Territory 210</b>	<b>Territory 220</b>
1	M	\$ <u>4342</u>	\$ <u>3128</u>	\$ <u>2928</u>
	F	<u>5957</u>	<u>4238</u>	<u>3938</u>
2	M	<u>4443</u>	<u>3128</u>	<u>2928</u>
	F	<u>6058</u>	<u>4339</u>	<u>4039</u>
3	M	<u>4544</u>	<u>3229</u>	<u>3029</u>
	F	<u>6260</u>	<u>4339</u>	<u>4039</u>
4	M	<u>4645</u>	<u>3229</u>	<u>3029</u>
	F	<u>6364</u>	<u>4440</u>	<u>4140</u>
5	M	<u>4746</u>	<u>3330</u>	<u>3130</u>
	F	<u>6462</u>	<u>4541</u>	<u>4241</u>
6	M	<u>5149</u>	<u>3532</u>	<u>3332</u>
	F	<u>6967</u>	<u>4844</u>	<u>4544</u>
7	M	<u>5452</u>	<u>3734</u>	<u>3534</u>
	F	<u>7270</u>	<u>5247</u>	<u>4948</u>
8	M	<u>6159</u>	<u>4339</u>	<u>4039</u>
	F	<u>8484</u>	<u>5853</u>	<u>5554</u>
8B, 9, 9E, 9S	M	<u>6765</u>	<u>4743</u>	<u>4443</u>
	F	<u>9289</u>	<u>6559</u>	<u>6160</u>
10	M	<u>8380</u>	<u>5853</u>	<u>5554</u>
	F	<u>112409</u>	<u>7972</u>	<u>7573</u>

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

<b>Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#8(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 230, 240, 250				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ <del>4643</del>	\$ <del>3028</del>	\$ 27
	F	<del>6369</del>	<del>4239</del>	36
2	M	<del>4744</del>	<del>3129</del>	27
	F	<del>6460</del>	<del>4239</del>	37
3	M	<del>4845</del>	<del>3230</del>	28
	F	<del>6561</del>	<del>4340</del>	37
4	M	<del>4946</del>	<del>3230</del>	28
	F	<del>6763</del>	<del>4444</del>	38
5	M	<del>5047</del>	<del>3334</del>	29
	F	<del>6864</del>	<del>4542</del>	39
6	M	<del>5451</del>	<del>3533</del>	31
	F	<del>7369</del>	<del>4845</del>	42
7	M	<del>5653</del>	<del>3735</del>	33
	F	<del>7873</del>	<del>5148</del>	44
8	M	<del>6561</del>	<del>4340</del>	37
	F	<del>8984</del>	<del>5955</del>	50
8B, 9, 9E, 9S	M	<del>7167</del>	<del>4744</del>	41
	F	<del>9993</del>	<del>6460</del>	56
10	M	<del>8782</del>	<del>5854</del>	50
	F	<del>120113</del>	<del>8075</del>	69

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#10(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 260, 270, 280				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ <del>3332</del>	\$ <del>1920</del>	\$ 19
	F	<del>4443</del>	<del>2829</del>	26
2	M	<del>3332</del>	<del>2024</del>	19
	F	<del>4544</del>	<del>2829</del>	26
3	M	<del>3433</del>	<del>2024</del>	20
	F	<del>4645</del>	<del>2930</del>	27
4	M	<del>3534</del>	<del>2122</del>	20
	F	<del>4746</del>	<del>2930</del>	27
5	M	<del>3534</del>	<del>2122</del>	21
	F	<del>4847</del>	<del>3034</del>	28
6	M	<del>3837</del>	<del>2425</del>	22
	F	<del>5254</del>	<del>3233</del>	30
7	M	<del>4039</del>	<del>2526</del>	23
	F	<del>5453</del>	<del>3435</del>	32
8	M	<del>4645</del>	<del>2930</del>	27
	F	<del>6264</del>	<del>3940</del>	36
8B, 9, 9E, 9S	M	<del>5049</del>	<del>3233</del>	29
	F	<del>6867</del>	<del>4344</del>	40
10	M	<del>6160</del>	<del>3940</del>	36
	F	<del>8482</del>	<del>5254</del>	50

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#12(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 290, 300, 310				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 25	\$ <del>3332</del>	\$ 24
	F	33	<del>4543</del>	32
2	M	25	<del>3332</del>	24
	F	34	<del>4644</del>	33
3	M	26	<del>3433</del>	25
	F	35	<del>4745</del>	34
4	M	26	<del>3534</del>	25
	F	35	<del>4846</del>	34
5	M	27	<del>3534</del>	26
	F	36	<del>4947</del>	35
6	M	29	<del>3937</del>	28
	F	39	<del>5354</del>	38
7	M	30	<del>4139</del>	29
	F	41	<del>5553</del>	40
8	M	34	<del>4745</del>	33
	F	47	<del>6464</del>	46
8B, 9, 9E, 9S	M	38	<del>5149</del>	37
	F	51	<del>7067</del>	50
10	M	46	<del>6360</del>	45
	F	62	<del>8682</del>	61

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#13(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#14(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 320, 330, 340				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ <del>2423</del>	\$ <del>2524</del>	\$ <del>2224</del>
	F	<del>3334</del>	<del>3533</del>	<del>3029</del>
2	M	<del>2423</del>	<del>2625</del>	<del>2224</del>
	F	<del>3432</del>	<del>3634</del>	<del>3029</del>
3	M	<del>2524</del>	<del>2625</del>	<del>2322</del>
	F	<del>3533</del>	<del>3735</del>	<del>3130</del>
4	M	<del>2524</del>	<del>2726</del>	<del>2322</del>
	F	<del>3533</del>	<del>3735</del>	<del>3130</del>
5	M	<del>2625</del>	<del>2726</del>	<del>2423</del>
	F	<del>3634</del>	<del>3836</del>	<del>3234</del>
6	M	<del>2927</del>	<del>3028</del>	<del>2524</del>
	F	<del>3937</del>	<del>4139</del>	<del>3433</del>
7	M	<del>3028</del>	<del>3230</del>	<del>2726</del>
	F	<del>4139</del>	<del>4344</del>	<del>3635</del>
8	M	<del>3432</del>	<del>3634</del>	<del>3130</del>
	F	<del>4744</del>	<del>5047</del>	<del>4140</del>
8B, 9, 9E, 9S	M	<del>3836</del>	<del>4038</del>	<del>3433</del>
	F	<del>5249</del>	<del>5552</del>	<del>4544</del>
10	M	<del>4744</del>	<del>4946</del>	<del>4140</del>
	F	<del>6460</del>	<del>6763</del>	<del>5755</del>

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#15(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#16(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 350, 360, 370				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ 2524	\$ 2120	\$ 2322
	F	3432	2827	3029
2	M	2524	2120	2322
	F	3533	2827	3130
3	M	2625	2120	2423
	F	3634	2928	3234
4	M	2625	2224	2423
	F	3634	2928	3234
5	M	2726	2224	2423
	F	3735	3029	3332
6	M	3028	2423	2625
	F	4038	3234	3534
7	M	3129	2524	2827
	F	4240	3433	3736
8	M	3533	2928	3234
	F	4946	3938	4342
8B, 9, 9E, 9S	M	3937	3234	3534
	F	5350	4342	4746
10	M	4845	3837	4244
	F	6464	5354	5856

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#17(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#18(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage A – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ <del>2120</del>	\$ <del>2120</del>
	F	<del>2827</del>	<del>2928</del>
2	M	<del>2120</del>	<del>2224</del>
	F	<del>2827</del>	<del>2928</del>
3	M	<del>2120</del>	<del>2224</del>
	F	<del>2928</del>	<del>3029</del>
4	M	<del>2224</del>	<del>2322</del>
	F	<del>2928</del>	<del>3029</del>
5	M	<del>2224</del>	<del>2322</del>
	F	<del>3029</del>	<del>3130</del>
6	M	<del>2423</del>	<del>2524</del>
	F	<del>3234</del>	<del>3332</del>
7	M	<del>2524</del>	<del>2625</del>
	F	<del>3433</del>	<del>3534</del>
8	M	<del>2928</del>	<del>3029</del>
	F	<del>3938</del>	<del>4039</del>
8B, 9, 9E, 9S	M	<del>3234</del>	<del>3332</del>
	F	<del>4443</del>	<del>4443</del>
10	M	<del>3837</del>	<del>4039</del>
	F	<del>5452</del>	<del>5553</del>

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#19(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#20(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.**  
**BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<u>204184</u>	<u>216492</u>	<u>225200</u>
	F	<u>215494</u>	<u>227202</u>	<u>238244</u>
	MH	<u>269239</u>	<u>286254</u>	n/a
120	M	<u>229203</u>	<u>243216</u>	<u>252224</u>
	F	<u>241214</u>	<u>256227</u>	<u>266236</u>
	MH	<u>302268</u>	<u>321285</u>	n/a
130	M	<u>164446</u>	<u>174455</u>	<u>181464</u>
	F	<u>173454</u>	<u>183463</u>	<u>191470</u>
	MH	<u>216492</u>	<u>230205</u>	n/a
140	M	<u>178458</u>	<u>189468</u>	<u>196474</u>
	F	<u>188467</u>	<u>199477</u>	<u>206483</u>
	MH	<u>234208</u>	<u>250222</u>	n/a
150	M	<u>149133</u>	<u>158441</u>	<u>165447</u>
	F	<u>157440</u>	<u>167449</u>	<u>174455</u>
	MH	<u>197476</u>	<u>209486</u>	n/a
160	M	<u>156439</u>	<u>165447</u>	<u>171452</u>
	F	<u>163445</u>	<u>173454</u>	<u>180460</u>
	MH	<u>205482</u>	<u>218494</u>	n/a
170	M	<u>7265</u>	<u>9788</u>	<u>10898</u>
	F	<u>7669</u>	<u>10293</u>	<u>113403</u>
	MH	<u>9586</u>	<u>128446</u>	n/a
180	M	<u>8074</u>	<u>10997</u>	<u>121408</u>
	F	<u>8475</u>	<u>114402</u>	<u>125442</u>
	MH	<u>10594</u>	<u>142427</u>	n/a
190	M	<u>8273</u>	<u>11299</u>	<u>125444</u>
	F	<u>8777</u>	<u>119405</u>	<u>131446</u>
	MH	<u>11097</u>	<u>147430</u>	n/a
200	M	<u>10392</u>	<u>140425</u>	<u>155438</u>
	F	<u>10997</u>	<u>146430</u>	<u>164446</u>
	MH	<u>136424</u>	<u>184464</u>	n/a
210	M	<u>6860</u>	<u>9080</u>	<u>10190</u>
	F	<u>7163</u>	<u>9584</u>	<u>10694</u>
	MH	<u>8878</u>	<u>119406</u>	n/a
220	M	<u>6053</u>	<u>8074</u>	<u>9080</u>
	F	<u>6356</u>	<u>8676</u>	<u>9584</u>
	MH	<u>7970</u>	<u>10795</u>	n/a
230	M	<u>9484</u>	<u>127443</u>	<u>143427</u>
	F	<u>10089</u>	<u>136424</u>	<u>151434</u>
	MH	<u>125444</u>	<u>167449</u>	n/a
240	M	<u>6053</u>	<u>8172</u>	<u>9080</u>
	F	<u>6457</u>	<u>8677</u>	<u>9585</u>
	MH	<u>8074</u>	<u>10795</u>	n/a

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
250	M	<u>6356</u>	<u>8475</u>	<u>9484</u>
	F	<u>6659</u>	<u>8879</u>	<u>10089</u>
	MH	<u>8374</u>	<u>112400</u>	n/a
260	M	<u>5953</u>	<u>8072</u>	<u>8980</u>
	F	<u>6155</u>	<u>8375</u>	<u>9283</u>
	MH	<u>7870</u>	<u>10494</u>	n/a
270	M	<u>4439</u>	<u>5953</u>	<u>6760</u>
	F	<u>4742</u>	<u>6356</u>	<u>7163</u>
	MH	<u>5852</u>	<u>7870</u>	n/a
280	M	<u>4439</u>	<u>5852</u>	<u>6659</u>
	F	<u>4641</u>	<u>6356</u>	<u>7062</u>
	MH	<u>5754</u>	<u>7769</u>	n/a
290	M	<u>5449</u>	<u>7266</u>	<u>8174</u>
	F	<u>5752</u>	<u>7770</u>	<u>8678</u>
	MH	<u>7165</u>	<u>9688</u>	n/a
300	M	<u>5145</u>	<u>7062</u>	<u>7768</u>
	F	<u>5347</u>	<u>7365</u>	<u>8273</u>
	MH	<u>6964</u>	<u>9282</u>	n/a
310	M	<u>3632</u>	<u>4843</u>	<u>5549</u>
	F	<u>3834</u>	<u>5146</u>	<u>5852</u>
	MH	<u>4843</u>	<u>6659</u>	n/a
320	M	<u>3935</u>	<u>5348</u>	<u>5953</u>
	F	<u>4238</u>	<u>5654</u>	<u>6256</u>
	MH	<u>5348</u>	<u>7164</u>	n/a
330	M	<u>4339</u>	<u>5752</u>	<u>6458</u>
	F	<u>4544</u>	<u>6055</u>	<u>6862</u>
	MH	<u>5654</u>	<u>7568</u>	n/a
340	M	<u>3534</u>	<u>4742</u>	<u>5347</u>
	F	<u>3632</u>	<u>4843</u>	<u>5549</u>
	MH	<u>4540</u>	<u>6154</u>	n/a
350	M	<u>3632</u>	<u>4843</u>	<u>5549</u>
	F	<u>3733</u>	<u>5045</u>	<u>5650</u>
	MH	<u>4742</u>	<u>6356</u>	n/a
360	M	<u>3534</u>	<u>4742</u>	<u>5347</u>
	F	<u>3632</u>	<u>4843</u>	<u>5549</u>
	MH	<u>4540</u>	<u>6154</u>	n/a
370	M	<u>3532</u>	<u>4743</u>	<u>5349</u>
	F	<u>3734</u>	<u>5147</u>	<u>5752</u>
	MH	<u>4743</u>	<u>6459</u>	n/a
380	M	<u>3229</u>	<u>4339</u>	<u>4743</u>
	F	<u>3330</u>	<u>4440</u>	<u>5146</u>
	MH	<u>4238</u>	<u>5654</u>	n/a

**RULE 301.  
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
390	M	<del>3229</del>	<del>4339</del>	<del>4743</del>
	F	<del>3330</del>	<del>4440</del>	<del>5045</del>
	MH	<del>4238</del>	<del>5654</del>	n/a

\* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

**Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums**

To develop the Seasonal Base Premiums, multiply the following factors by the **DP 00 01** Extended Coverage Base Premiums:

Territory	DP 00 02	DP 00 03
110-160	1.10	1.20
170-390	1.50	1.55

**Table 301.A.#42(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03**

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<del>2825</del>	<del>2926</del>	<del>3128</del>
	F	<del>2926</del>	<del>3128</del>	<del>3229</del>
	MH	<del>3834</del>	<del>4036</del>	n/a
120	M	<del>3430</del>	<del>3733</del>	<del>3834</del>
	F	<del>3531</del>	<del>3834</del>	<del>4035</del>
	MH	<del>4540</del>	<del>4742</del>	n/a
130	M	<del>2522</del>	<del>2623</del>	<del>2724</del>
	F	<del>2623</del>	<del>2724</del>	<del>2825</del>
	MH	<del>3329</del>	<del>3430</del>	n/a
140	M	<del>2522</del>	<del>2623</del>	<del>2724</del>
	F	<del>2623</del>	<del>2724</del>	<del>2825</del>
	MH	<del>3329</del>	<del>3430</del>	n/a
150	M	<del>1140</del>	<del>1241</del>	<del>1244</del>
	F	<del>1241</del>	<del>1342</del>	<del>1342</del>
	MH	<del>1544</del>	<del>1645</del>	n/a
160	M	14	15	15
	F	15	16	16
	MH	19	20	n/a
170	M	6	8	9
	F	6	8	9
	MH	7	9	n/a

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**RULE 301.  
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
180	M	7	9	10
	F	7	9	10
	MH	9	12	n/a
190	M	<del>109</del>	<del>1244</del>	<del>1644</del>
	F	<del>109</del>	<del>1244</del>	<del>1644</del>
	MH	<del>1244</del>	<del>1745</del>	n/a
200	M	<del>1342</del>	<del>2048</del>	<del>2149</del>
	F	<del>1342</del>	<del>2048</del>	<del>2149</del>
	MH	<del>1847</del>	<del>2523</del>	n/a
210	M	4	6	7
	F	4	6	7
	MH	6	8	n/a
220	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
230	M	<del>1140</del>	<del>1443</del>	<del>1745</del>
	F	<del>1140</del>	<del>1443</del>	<del>1745</del>
	MH	<del>1342</del>	<del>1947</del>	n/a
240	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
250	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
260	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
270	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
280	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
290	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
300	M	4	6	7
	F	4	6	7
	MH	6	8	n/a

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
320	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
330	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
340	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
350	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
360	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
370	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
380	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
390	M	1	1	2
	F	1	1	2
	MH	1	1	n/a

\* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

**Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums**

**ADDITIONAL RULE(S)**

**RULE A3.  
WINDSTORM OR HAIL EXCLUSION – TERRITORIES  
110, 120, 130, 140, 150 AND 160 ONLY**

<b>Territory</b>	<b>Const.*</b>	<b>Building Credit</b>	<b>Contents Credit</b>
110	M	\$ 159	\$ 19
	F	168	20
	MH	210	25
120	M	189	26
	F	199	27
	MH	248	34
130	M	118	21
	F	124	22
	MH	155	27
140	M	133	18
	F	140	19
	MH	175	23
150	M	112	9
	F	118	9
	MH	147	11
160	M	114	11
	F	120	12
	MH	149	15

\* M = Masonry, F = Frame. MH = Mobile Homes.  
Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 110, 120, 130, 140, 150 And 160 Only**

**RULE A5.  
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.  
UNPROTECTED DWELLINGS – PROTECTION CLASS 9,  
9E, 9S OR 10**

<b>Rates Per \$1,000</b>	
Additional rate of insurance	\$ 1.50

**Table A6.C.1.a.(R) Unprotected Dwellings – Protection Class 9, 9E, 9S Or 10**

**RULE A9.  
WINDSTORM MITIGATION PROGRAM**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 9	\$ 10	\$ 7	\$ 7	\$ 6	\$ 4
	F	9	10	7	7	6	4
Opening Protection	M	9	10	7	7	6	4
	F	9	10	7	7	6	4
Total Hip Roof and Opening Protection	M	18	19	11	11	11	10
	F	19	20	12	12	12	11
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	29	34	12	23	14	19
	F	30	36	13	24	15	20
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	7	8	3	3	4	3
	F	7	8	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	10	11	7	9	6	7
	F	11	12	7	9	6	7
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	18	22	9	14	7	11
	F	19	23	9	15	7	12
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	22	25	10	17	10	13
	F	23	26	10	18	10	14
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	22	25	11	17	11	13
	F	23	26	12	18	12	14
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	24	29	12	22	12	18
	F	25	31	13	23	13	19
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	29	34	12	23	14	19
	F	30	36	13	24	15	20
FORTIFIED Roof – Hurricane – Existing Roof	M	7	8	3	3	4	3
	F	7	8	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	M	10	11	7	9	6	7
	F	11	12	7	9	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	18	22	9	14	7	11
	F	19	23	9	15	7	12
FORTIFIED Home – Hurricane – Silver – New Roof	M	22	25	10	17	10	13
	F	23	26	10	18	10	14
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	22	25	11	17	11	13
	F	23	26	12	18	12	14
FORTIFIED Home – Hurricane – Gold – New Roof	M	24	29	12	22	12	18
	F	25	31	13	23	13	19

**Table A9.E.#1(R) – Windstorm Loss Mitigation Credit – Coverage A – Dwelling**

**RULE A9.  
WINDSTORM MITIGATION PROGRAM (Cont'd)**

<b>Mitigation Feature</b>	<b>Const.</b>	<b>Territory 110</b>	<b>Territory 120</b>	<b>Territory 130</b>	<b>Territory 140</b>	<b>Territory 150</b>	<b>Territory 160</b>
Total Hip Roof	M	\$ 1	\$ 2	\$ 2	\$ 1	\$ 1	\$ 1
	F	1	2	2	1	1	1
Opening Protection	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
Total Hip Roof and Opening Protection	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	5	3	3	2	2
	F	3	5	3	3	2	2
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
FORTIFIED Roof – Hurricane – Existing Roof	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
FORTIFIED Roof – Hurricane – New Roof	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	5	3	3	2	2
	F	3	5	3	3	2	2

**Table A9.E.#2(R) – Windstorm Loss Mitigation Credit – Coverage C – Personal Property**

**RULE 206.  
MINIMUM PREMIUM**

D. Minimum Premium – \$50.

**RULE 208.  
WAIVER OF PREMIUM**

B. Amount that may be waived – \$3 or less.

**RULE 301.  
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	\$ 11	\$ 11	\$ 21
	F	16	16	29
2	M	12	12	21
	F	16	16	29
3	M	12	12	22
	F	16	16	30
4	M	12	12	22
	F	17	17	30
5	M	12	12	23
	F	17	17	32
6	M	13	13	24
	F	18	18	34
7	M	14	14	26
	F	19	19	36
8	M	16	16	30
	F	22	22	41
8B, 9, 9E, 9S	M	18	18	34
	F	24	24	45
10	M	22	22	41
	F	30	30	55

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#2(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

<b>Owner-occupied And Non-owner-occupied Key Premiums – Territories 140, 150, 160</b>				
<b>Fire – Coverage A – All Forms – Non-seasonal And Seasonal</b>				
<b>Protection Class</b>	<b>Const.*</b>	<b>1 – 5 Families</b>		
		<b>Territory 140</b>	<b>Territory 150</b>	<b>Territory 160</b>
1	M	\$ 19	\$ 21	\$ 23
	F	26	29	31
2	M	19	21	23
	F	26	29	32
3	M	20	21	24
	F	27	30	33
4	M	20	22	24
	F	27	30	33
5	M	21	22	24
	F	29	31	34
6	M	22	25	26
	F	31	33	36
7	M	23	26	28
	F	33	35	38
8	M	27	30	33
	F	37	41	44
8B, 9, 9E, 9S	M	30	33	36
	F	41	45	48
10	M	37	40	43
	F	50	56	59

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

<b>Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#4(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 170, 180, 190				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ 31	\$ 30	\$ 33
	F	41	41	45
2	M	31	31	34
	F	42	42	46
3	M	32	32	34
	F	43	43	47
4	M	33	32	35
	F	44	44	48
5	M	33	33	36
	F	45	45	49
6	M	36	36	38
	F	48	48	52
7	M	38	37	40
	F	51	51	55
8	M	43	43	47
	F	58	60	64
8B, 9, 9E, 9S	M	47	47	51
	F	64	65	70
10	M	58	59	63
	F	79	80	86

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#6(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

<b>Owner-occupied And Non-owner-occupied Key Premiums – Territories 200, 210, 220</b>				
<b>Fire – Coverage A – All Forms – Non-seasonal And Seasonal</b>				
<b>Protection Class</b>	<b>Const.*</b>	<b>1 – 5 Families</b>		
		<b>Territory 200</b>	<b>Territory 210</b>	<b>Territory 220</b>
1	M	\$ 43	\$ 31	\$ 29
	F	59	42	39
2	M	44	31	29
	F	60	43	40
3	M	45	32	30
	F	62	43	40
4	M	46	32	30
	F	63	44	41
5	M	47	33	31
	F	64	45	42
6	M	51	35	33
	F	69	48	45
7	M	54	37	35
	F	72	52	49
8	M	61	43	40
	F	84	58	55
8B, 9, 9E, 9S	M	67	47	44
	F	92	65	61
10	M	83	58	55
	F	112	79	75

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

<b>Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#8(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 230, 240, 250				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ 46	\$ 30	\$ 27
	F	63	42	36
2	M	47	31	27
	F	64	42	37
3	M	48	32	28
	F	65	43	37
4	M	49	32	28
	F	67	44	38
5	M	50	33	29
	F	68	45	39
6	M	54	35	31
	F	73	48	42
7	M	56	37	33
	F	78	51	44
8	M	65	43	37
	F	89	59	50
8B, 9, 9E, 9S	M	71	47	41
	F	99	64	56
10	M	87	58	50
	F	120	80	69

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#10(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 260, 270, 280				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ 33	\$ 19	\$ 19
	F	44	28	26
2	M	33	20	19
	F	45	28	26
3	M	34	20	20
	F	46	29	27
4	M	35	21	20
	F	47	29	27
5	M	35	21	21
	F	48	30	28
6	M	38	24	22
	F	52	32	30
7	M	40	25	23
	F	54	34	32
8	M	46	29	27
	F	62	39	36
8B, 9, 9E, 9S	M	50	32	29
	F	68	43	40
10	M	61	39	36
	F	84	52	50

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#12(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 290, 300, 310				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 25	\$ 33	\$ 24
	F	33	45	32
2	M	25	33	24
	F	34	46	33
3	M	26	34	25
	F	35	47	34
4	M	26	35	25
	F	35	48	34
5	M	27	35	26
	F	36	49	35
6	M	29	39	28
	F	39	53	38
7	M	30	41	29
	F	41	55	40
8	M	34	47	33
	F	47	64	46
8B, 9, 9E, 9S	M	38	51	37
	F	51	70	50
10	M	46	63	45
	F	62	86	61

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#13(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#14(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 320, 330, 340				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ 24	\$ 25	\$ 22
	F	33	35	30
2	M	24	26	22
	F	34	36	30
3	M	25	26	23
	F	35	37	31
4	M	25	27	23
	F	35	37	31
5	M	26	27	24
	F	36	38	32
6	M	29	30	25
	F	39	41	34
7	M	30	32	27
	F	41	43	36
8	M	34	36	31
	F	47	50	41
8B, 9, 9E, 9S	M	38	40	34
	F	52	55	45
10	M	47	49	41
	F	64	67	57

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#15(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#16(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 350, 360, 370				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ 25	\$ 21	\$ 23
	F	34	28	30
2	M	25	21	23
	F	35	28	31
3	M	26	21	24
	F	36	29	32
4	M	26	22	24
	F	36	29	32
5	M	27	22	24
	F	37	30	33
6	M	30	24	26
	F	40	32	35
7	M	31	25	28
	F	42	34	37
8	M	35	29	32
	F	49	39	43
8B, 9, 9E, 9S	M	39	32	35
	F	53	43	47
10	M	48	38	42
	F	64	53	58

**Table 301.A.#17(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#18(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage A – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 21	\$ 21
	F	28	29
2	M	21	22
	F	28	29
3	M	21	22
	F	29	30
4	M	22	23
	F	29	30
5	M	22	23
	F	30	31
6	M	24	25
	F	32	33
7	M	25	26
	F	34	35
8	M	29	30
	F	39	40
8B, 9, 9E, 9S	M	32	33
	F	44	44
10	M	38	40
	F	54	55

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#19(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums**

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#20(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors**

**RULE 301.**  
**BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	204	216	225
	F	215	227	238
	MH	269	286	n/a
120	M	229	243	252
	F	241	256	266
	MH	302	321	n/a
130	M	164	174	181
	F	173	183	191
	MH	216	230	n/a
140	M	178	189	196
	F	188	199	206
	MH	234	250	n/a
150	M	149	158	165
	F	157	167	174
	MH	197	209	n/a
160	M	156	165	171
	F	163	173	180
	MH	205	218	n/a
170	M	72	97	108
	F	76	102	113
	MH	95	128	n/a
180	M	80	109	121
	F	84	114	125
	MH	105	142	n/a
190	M	82	112	125
	F	87	119	131
	MH	110	147	n/a
200	M	103	140	155
	F	109	146	164
	MH	136	184	n/a
210	M	68	90	101
	F	71	95	106
	MH	88	119	n/a
220	M	60	80	90
	F	63	86	95
	MH	79	107	n/a
230	M	94	127	143
	F	100	136	151
	MH	125	167	n/a
240	M	60	81	90
	F	64	86	95
	MH	80	107	n/a

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
250	M	63	84	94
	F	66	88	100
	MH	83	112	n/a
260	M	59	80	89
	F	61	83	92
	MH	78	104	n/a
270	M	44	59	67
	F	47	63	71
	MH	58	78	n/a
280	M	44	58	66
	F	46	63	70
	MH	57	77	n/a
290	M	54	72	81
	F	57	77	86
	MH	71	96	n/a
300	M	51	70	77
	F	53	73	82
	MH	69	92	n/a
310	M	36	48	55
	F	38	51	58
	MH	48	66	n/a
320	M	39	53	59
	F	42	56	62
	MH	53	71	n/a
330	M	43	57	64
	F	45	60	68
	MH	56	75	n/a
340	M	35	47	53
	F	36	48	55
	MH	45	61	n/a
350	M	36	48	55
	F	37	50	56
	MH	47	63	n/a
360	M	35	47	53
	F	36	48	55
	MH	45	61	n/a
370	M	35	47	53
	F	37	51	57
	MH	47	64	n/a
380	M	32	43	47
	F	33	44	51
	MH	42	56	n/a

**RULE 301.  
PREMIUM COMPUTATION (Cont'd)**

<b>Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*</b>				
<b>Territory</b>	<b>Const.*</b>	<b>Forms</b>		
		<b>DP 00 01</b>	<b>DP 00 02</b>	<b>DP 00 03</b>
390	M	32	43	47
	F	33	44	50
	MH	42	56	n/a

\* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

**Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums**

To develop the Seasonal Base Premiums, multiply the following factors by the **DP 00 01** Extended Coverage Base Premiums:

<b>Territory</b>	<b>DP 00 02</b>	<b>DP 00 03</b>
110-160	1.10	1.20
170-390	1.50	1.55

**Table 301.A.#42(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03**

<b>Extended Coverage, Broad And Special Forms – Coverage A</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29

<b>Extended Coverage, Broad And Special Forms – Coverage A</b>			
<b>Key Factors</b>			
<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit Of Liability (000's)</b>	<b>Coverage A</b>
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors**

<b>Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*</b>				
<b>Territory</b>	<b>Const.*</b>	<b>Forms</b>		
		<b>DP 00 01</b>	<b>DP 00 02</b>	<b>DP 00 03</b>
110	M	28	29	31
	F	29	31	32
	MH	38	40	n/a
120	M	34	37	38
	F	35	38	40
	MH	45	47	n/a
130	M	25	26	27
	F	26	27	28
	MH	33	34	n/a
140	M	25	26	27
	F	26	27	28
	MH	33	34	n/a
150	M	11	12	12
	F	12	13	13
	MH	15	16	n/a
160	M	14	15	15
	F	15	16	16
	MH	19	20	n/a
170	M	6	8	9
	F	6	8	9
	MH	7	9	n/a

**RULE 301.  
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
180	M	7	9	10
	F	7	9	10
	MH	9	12	n/a
190	M	10	12	16
	F	10	12	16
	MH	12	17	n/a
200	M	13	20	21
	F	13	20	21
	MH	18	25	n/a
210	M	4	6	7
	F	4	6	7
	MH	6	8	n/a
220	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
230	M	11	14	17
	F	11	14	17
	MH	13	19	n/a
240	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
250	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
260	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
270	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
280	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
290	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
300	M	4	6	7
	F	4	6	7
	MH	6	8	n/a

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
320	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
330	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
340	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
350	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
360	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
370	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
380	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
390	M	1	1	2
	F	1	1	2
	MH	1	1	n/a

\* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

**Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums**